

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-32347-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julie C Freeman  
1146 Loraine Avenue  
Plainfield, NJ 07062

Social Security No.:  
xxx-xx-1503

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 9, 2016.

On 5/22/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: July 2, 2020  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 26, 2020  
JAN: lc

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Julie C Freeman  
DebtorCase No. 15-32347-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 30

Date Rcvd: May 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2020.

db +Julie C Freeman, 1146 Loraine Avenue, Plainfield, NJ 07062-2046  
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK N, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 515874244 +AES, PO Box 2461, Harrisburg, PA 17105-2461  
 515899043 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: NAVIENT SOLUTIONS, INC ON BEHALF OF USA FUNDS,  
 ATTN: BNKRPTCY LITIGATION UNIT E 3149, PO BOX 9430, WILKES-BARRE, PA 18773-9430)  
 515874243 +Aes, PO Box 61047, Harrisburg, PA 17106-1047  
 515874246 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802  
 515874249 Chase Auto Finance, PO Box 71, AZ1-1352, Phoenix, AZ 85001-0071  
 515874253 +Federal Loan Service, PO Box 60610, Harrisburg, PA 17106-0610  
 515874254 +Kelvin Freeman, 1146 Loraine Avenue, Plainfield, NJ 07062-2046  
 516101733 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, ATTENTION: BANKRUPTCY DEPARTMENT,  
 MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203  
 515874257 U.S. Department of Education, PO Box 4609, Utica, NY 13504-4609  
 515999333 +U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 515874259 U.S. Department of Education, PO Box 530260, Atlanta, GA 30353-0260  
 515874256 U.S. Department of Education, PO Box 746000, Atlanta, GA 30374-6000  
 515874260 +U.S. Department of Education, PO Box 618064, Chicago, IL 60661-7992  
 515874258 U.S. Department of Education, National Payment Center, PO Box 4169,  
 Greenville, TX 75403-4169  
 515874261 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 515874262 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,  
 Frederick, MD 21701)  
 515874265 +Wells Fargo Home Mortgage, PO Box 17339, Baltimore, MD 21297-1339  
 515874264 +Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437  
 515874263 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov May 27 2020 00:31:18 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 27 2020 00:31:14 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 515874250 +E-mail/Text: bk.notifications@jpmchase.com May 27 2020 00:31:04 Chase Auto Finance,  
PO Box 31167, Tampa, FL 33631-3167  
 515874247 +E-mail/Text: bk.notifications@jpmchase.com May 27 2020 00:31:04 Chase Auto Finance,  
PO Box 5210, New Hyde Park, NY 11042-5210  
 515874248 +E-mail/Text: bk.notifications@jpmchase.com May 27 2020 00:31:04 Chase Auto Finance,  
201 N. Center Avenue, Phoenix, AZ 85004-1071  
 515874252 E-mail/Text: bk.notifications@jpmchase.com May 27 2020 00:31:04 Chase Automotive Finance,  
PO Box 15607, Wilmington, DE 19886-1321  
 516100978 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 27 2020 00:36:35  
JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
Ft. Worth, TX 76101-2032  
 517543018 +E-mail/Text: GUARBE-courtdocs@ascendiumeducation.org May 27 2020 00:30:11  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515874245\* +AES, PO Box 2461, Harrisburg, PA 17105-2461  
 515874251\* +Chase Auto Finance Corp., PO Box 5210, New Hyde Park, NY 11042-5210  
 515874255\* +Kelvin Freeman, 1146 Loraine Avenue, Plainfield, NJ 07062-2046

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 185

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Julie C Freeman herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 7